



SOUTHERN AFRICAN INSTITUTE FOR BUSINESS ACCOUNTANTS (SAIBA)

Policy: Continuous Professional Development Policy & Member Handbook

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1. Executive Summary

This document contains the CPD requirements applicable to members as reflected in the SAIBA MOI, Company Rules and CPD policy.

SAIBA may from time-to-time update or amend the CPD requirements as applicable to members and due care should be taken to determine the most up to date version of these requirements.

2. Definitions

SAIBA means the Southern African Institute for Business Accountants with abbreviation SAIBA.

Company Rules means the rules adopted by SAIBA and ratified by members as prescribed in terms of the Companies Act, 2008. Company Rules specifies the CPD requirements that must be adhered by members.

CPD means a continuation of the Initial Professional Development (IPD) process that led to qualification as a professional accountant. CPD is learning and development that takes place after IPD, and that maintains and develops competencies to enable professional accountants to continue to perform their roles competently. CPD provides continuous development of the (a) professional knowledge, (b) professional skills, (c) professional values, ethics, and attitudes, and (d) competence achieved during IPD, refined appropriately for the professional activities and responsibilities of the individual.

IES7 means International Education Standard 7 as issued by IFAC.

IFAC means the International Federation of Accountants.

MOI means the constitution of SAIBA as adopted by members at the AGM and filed with CIPC as the SAIBA Memorandum of Incorporation. The MOI determines the authority of SAIBA to implement CPD requirements.

Policies means the guidelines on how the MOI and Company Rules related to CPD will be implemented by SAIBA.

Verifiable and non-verifiable CPD means a unit will be verifiable if the member can prove that he or she was involved in an acceptable CPD learning activity. A unit will be non-verifiable if the member is unable to prove that the CPD learning activity has taken place.

SAQA means South African Qualifications Authority.

QCTO means Quality Council For Trades & Occupations

CHE means Council on Higher Education.

3. Introduction

Maintaining professional knowledge is a prerequisite for a person holding a professional qualification / designation. As a result, professional bodies require that their members adhere to continuous professional development (CPD) and obtain a minimum number of units per annum.

CPD has traditionally been separated into verifiable and non-verifiable units. Verifiable units are obtained via attending an event that requires a formal registration and attendance process. Non-verifiable units are obtained via reading technical articles, self-study, etc. Recently professional bodies have started to require output based CPD rather than input based i.e., completing a short test after a CPD event to confirm competence. SAIBA has adopted output based CPD for verifiable units.

Professional bodies may choose to assist members in obtaining their CPD units. This assistance can either be provided as an in-house service, or through using accredited partners or a combination of these options.

4. Memorandum of Incorporation

Objects of the company:

4.1. The SAIBA MOI specifies the following principal objectives and purposes relevant to CPD:

- 2.1.1 Establish and provide membership, tiered recognition, designations, certifications, registrations and licensing for persons to be employed, or self-employed as accountants, tax practitioners, specialists, and finance executives in commerce, private practice, the public sector and academia.
- 2.1.2 Afford designatory letters to qualifying members and provide these members with a professional identity.
- 2.1.3 Promote and enforce appropriate standards of competence, practice, engagement standards, codes of ethics and conduct among members of the Company so engaged, including the reporting of non-compliant behaviour to any relevant authorities.
- 2.1.4 Contribute to the development of the South African economy by enhancing the ability of members to perform effectively and efficiently in the workplace.
- 2.1.5 Influence the development of national and international policy to ensure that members are free to pursue their career and practice ambitions to the fullest extent possible.
- 2.1.6 And to do all such things as may advance the character of the profession of accountancy whether in relation to practice, or as applied to service in commerce, the public sector and academia.

4.2. The SAIBA MOI specifies the following ancillary objectives and purposes relevant to CPD:

- 2.2.1(a) To take all such steps as it deems fit to enable it to remain, or become, and operate as a recognised professional body or supervisory body, in the broadest sense, for the purposes of the Close Corporations Act 1984, the Act and other statutes or regulations or the successor statutes or regulations and do anything whatsoever incidental to or in connection therewith and (without prejudice to the generality thereof) may:
- (b) Lay down requirements and implement procedures (including professional experience, examinations and practical training) to ensure that the requirements for recognition of any professional qualification or designation required in terms of relevant statutes and regulations are, and continue to be, fulfilled.

Article 6 of the SAIBA MOI authorizes the establishment of Company Rules:

- 6.1.1 In terms of this Memorandum of Incorporation, the Company is not limited from making, amending or repealing any company rules as contemplated in section 15(3) of the Act, and the board of directors' capacity to make such rules is not limited or restricted.

Article 8 of the SAIBA MOI refers to voting rights in terms of CPD:

Clause 8.9.4 of the amended MOI provides that no voting member shall be entitled to any of the privileges of membership of the Company and shall not be entitled to attend or vote at any meeting of members of the Company, unless he or she shall have complied with all of the obligations of membership, including payment of all amounts owing to the Company and interest thereon from whatsoever cause arising.

Article 9 of the SAIBA MOI allows for the enforcement of CPD:

Clause 9.1 of the amended MOI empowers the Board to make rules in relation to CPD, which rules are in terms of clause 9.3 binding on members and all members are required to comply therewith. Moreover, clause 9.6 provides that if a member is found to have contravened the rules in relation to CPD, then SAIBA is entitled to impose all such fines and sanctions (including the termination of membership).

5. Company Rules related to CPD

- 5.1 CPD is compulsory and applicable to all members, whether in public practice, industry, commerce, education, the public sector or any other field.
- 5.2 All members must obtain CPD, and be able to demonstrate to the satisfaction of SAIBA that they have obtained CPD.
- 5.3 The following constitutes valid CPD:
 - 5.3.1 CPD units earned on the SAIBA platform, <https://saiba.academy/> are recognised by SAIBA. Content has been verified to meet the SAIBA CPD Standards.
 - 5.3.2 Professional bodies other than SAIBA: CPD certificates from a SAQA accredited Professional Body will be accepted by SAIBA, subject to a weighting of competencies. Competencies should be obtained in line with the topics as covered in <https://saiba.academy/>.
 - 5.3.3 SAIBA Accredited Training Providers: All training providers must apply for accreditation with SAIBA. This will ensure that the providers content complies with the SAIBA CPD Standards. If a provider is not accredited, CPD will not be recognised. Training providers can only issue certificates of attendance and not CPD certificates. Note that CPD certificates can only be issued by SAIBA as an accredited Professional Body.
 - 5.3.4 Non-Accredited Training Providers: Members that attend a course with a provider that is not accredited by SAIBA will have to adhere to the following procedures:
 - 5.3.4.1 Pay R3,000 per CPD Event to enable the verification of the quality of the content.
 - 5.3.4.2 Provide a Certificate of Attendance.
 - 5.3.4.3 Signed attendance register.
 - 5.3.4.4 Quality Assurance Policy of the Non-Accredited Training Provider.
 - 5.3.4.5 Proof of competency of the presenters (CV, proof of qualification and proof of experience).
- 5.4 It is the responsibility of the member to develop and maintain professional competence by undertaking the relevant learning activities.
- 5.5 The responsibility of SAIBA is to facilitate access to CPD opportunities and resources to assist members in meeting their personal responsibility for CPD and maintenance of professional competence.
- 5.6 SAIBA may issue various sanctions for non-compliance to CPD requirements. This may take the form of penalties, suspension, removal or a combination of these sanctions. Sanctions are determined as per the CPD policy.
- 5.7 CPD requirements vary between members, designation holders and holders of practicing certificates, licences and designations.
- 5.8 CPD units per member category:

- 5.8.1 Associate SAIBA members that hold no other designatory letters are required to obtain 10 units per annum (5 Verifiable, 5 Non-Verifiable) of acceptable CPD learning activities. The 5 units verifiable should be related to:
 - 5.8.1.1 Accounting 3 units
 - 5.8.1.2 Ethics 1 unit
 - 5.8.1.3 Tax 1 unit
- 5.8.2 Members with the designation **Business Accountant (SA)** must obtain at least **20 units per annum** (10 Verifiable, 10 Non-Verifiable) of acceptable CPD learning activities. The 10 units verifiable should be related to:
 - 5.8.2.1 Financial Reporting 4 units
 - 5.8.2.2 Management Accounting 2 units
 - 5.8.2.3 Ethics 1 unit
 - 5.8.2.4 Tax 3 units
- 5.8.3 Members with the designation **Certified Business Accountant (SA)** must obtain at least **30 units per annum** (15 Verifiable, 15 Non-Verifiable) of acceptable CPD learning activities. The 15 units verifiable should be related to:
 - 5.8.3.1 Financial Reporting 5 units
 - 5.8.3.2 Management Accounting 3 units
 - 5.8.3.3 Ethics 2 units
 - 5.8.3.4 Tax 5 units
- 5.8.4 Members with the designation **Certified Financial Officer (SA)** must obtain at least **40 units per annum** (20 Verifiable, 20 Non-Verifiable) of acceptable CPD learning activities. The 20 units verifiable should be related to the four roles as per the CFO Competency Framework:
 - 5.8.4.1 Steward 5 units
 - 5.8.4.2 Operator 5 units
 - 5.8.4.3 Catalyst 5 units
 - 5.8.4.4 Strategist 5 units
- 5.8.5 Members with the designation **Business Accountant in Practice (SA)** must obtain at least **40 units per annum** (30 Verifiable, 10 Non-Verifiable) of acceptable CPD learning activities. The 30 units verifiable should be related to:
 - 5.8.5.1 Financial Reporting 12 units
 - 5.8.5.2 Management Accounting 4 units
 - 5.8.5.3 Ethics 4 units
 - 5.8.5.4 Tax 8 units
 - 5.8.5.5 Practice Management 2 units
- 5.8.6 Members with the designation **Chartered Financial Administrator** must obtain at least **20 units per annum** (10 Verifiable, 10 Non-Verifiable) of acceptable CPD learning activities. The 10 units verifiable should be related to:
 - 5.8.6.1 Accounting 6 units
 - 5.8.6.2 Ethics 2 units
 - 5.8.6.3 Tax 2 units
- 5.8.7 Members with the designation **Chartered Bookkeeper** must obtain at least **10 units per annum** (5 Verifiable, 5 Non-Verifiable) of acceptable CPD learning activities. The 5 units verifiable should be related to:
 - 5.8.7.1 Accounting 3 units
 - 5.8.7.2 Ethics 1 unit
 - 5.8.7.3 Tax 1 unit
- 5.9 SAIBA may apply exemptions to the CPD requirements under certain conditions as specified in the CPD policy.
- 5.10 CPD credits are subject to the weighting of competencies. Any CPD events relating to a specific topic longer than 4 hours will be subject to the following weighting:
 - 5.10.1 Up to 4 hours: 1-hour CPD equals 1 CPD unit

- 5.10.2 From 5 to 25 hours: equals 5 units CPD
- 5.10.3 > 25 hours: 25% of the awarded CPD can be claimed.
- 5.11 All members that hold the designation **Business Accountant in Practice (SA)** must:
 - 5.11.1 Maintain competence in the specialised areas of their practice, and
 - 5.11.2 Obtain an appropriate proportion of CPD units in those areas
- 5.12 **Tax practitioners** are subject to **additional** CPD requirements. SARS recognises that professional bodies generally provide opportunities for members to undertake CPD, however specific tax related CPD is required for tax practitioners. The following SARS criteria is therefore applicable to SAIBA members registered as Tax Practitioners (Licensed Tax Advisors and Licensed Tax Compilers):
 - 5.12.1 Tax Practitioners must attain a minimum of 18 **verifiable** CPD units per year verifiable by SAIBA (the controlling body).
 - 5.12.2 10 Units of the 18 units should be tax related CPD.
 - 5.12.3 2 Units of the 18 units should relate to ethics.
 - 5.12.4 6 Units of the 18 units should be related to services provided, for example accounting.
 - 5.12.5 CPD records of individual tax practitioners must be retained for a minimum of five years.
 - 5.12.6 SARS's Tax Practitioner Readiness Programme (or Induction Programme) can not be claimed for the annual Tax Practitioners verifiable CPD.
- 5.13 **Specialist license** holders other than Tax practitioners should complete 4 units per annum of CPD relating specifically to the specialist Licence
- 5.14 **Profession Contributions:** Many members actively contribute to the accounting and taxation profession through their representative activities at SAIBA and some members are involved in extensive research and study due to an academic career. SAIBA recognizes the effort, time and skill required included in these activities and award CPD units accordingly
 - 5.14.1 Board of directors - 10 units verifiable for the position plus 20 units non-verifiable for engagements, meetings, and sessions.
 - 5.14.2 Technical working group - 40 units for the position
 - 5.14.3 Members lecturing at Higher Education Institution registered with SAQA/QCTO/CHE - 40 units verifiable CPD per field of their study.

A declaration is available for Profession Contributions from the Compliance Officer that should be submitted to claim the relevant CPD.

6. Company Policies related to CPD

6.1 Applicability

The policy applies to all members, associates, affiliates, the Board and the secretariat. SAIBA adheres to the CPD rules and policies as issued the IFAC. IES 7 governs the CPD requirements of professional accountants globally.

6.2 CPD

The following constitutes valid CPD:

- 6.2.1 CPD units earned on the SAIBA platform, <https://saiba.academy/> are recognised by SAIBA. Content has been verified to meet the SAIBA CPD Standards. CPD completed on SAIBA Academy will not be subject to a verification fee.
- 6.2.2 Professional bodies other than SAIBA: CPD certificates from a SAQA accredited Professional Body will be accepted by SAIBA, subject to a weighting of competencies. Competencies should be obtained in line with the topics as covered in <https://saiba.academy/>. Other Professional Bodies' CPD will not be subject to a verification fee.
- 6.2.3 SAIBA Accredited Training Providers: All training providers must apply for accreditation with SAIBA. This will ensure that the providers content complies with the SAIBA CPD Standards. If a provider is

not accredited, CPD will not be recognised. Training providers can only issue certificates of attendance and not CPD certificates. Note that CPD certificates can only be issued by SAIBA as an accredited Professional Body. CPD completed by SAIBA Accredited Training Providers will be subject to a CPD Verification Fee published on SAIBA Academy

- 6.2.4 Non-Accredited Training Providers: Members that attend a course with a provider that is not accredited by SAIBA will have to adhere to the following procedures:
- 6.2.4.1 Pay R3,000 per CPD Event to enable the verification of the quality of the content. This is a Content Verification Fee.
 - 6.2.4.2 Provide a Certificate of Attendance.
 - 6.2.4.3 Signed attendance register.
 - 6.2.4.4 Quality Assurance Policy of the Non-Accredited Training Provider.
 - 6.2.4.5 Proof of competency of the presenters (CV, proof of qualification and proof of experience).

6.3 Approach to CPD

- 6.3.1 There are three approaches to measuring the achievement of CPD and are defined as follows:
- 6.3.1.1 Output-based approach – requires members to demonstrate, by way of outcomes, that they have developed and maintained professional competence.
 - 6.3.1.2 Input-based approach – establish a set amount of learning activities that are considered appropriate to develop and maintain professional competence
 - 6.3.1.3 Combination approach – is made up by combining elements of input-based and output-based approaches by setting the amount of learning activities and demonstrating the outcomes achieved.
- 6.3.2 SAIBA utilises a combination approach to verify the CPD learning activities. For the output-based approach, SAIBA will require evidence of learning activities that can be objectively verified by competent sources using valid assessment methods. SAIBA has adopted output based CPD for verifiable units. Through input-based approach, for non-verifiable units, SAIBA will measure the CPD learning activities in terms of learning units

6.4 CPD Requirements

- 6.4.1 Members must obtain the CPD units per 12-month cycle based on their annual billing cycle.
- 6.4.2 One unit is equal to one hour spent on an acceptable activity.
- 6.4.3 Units cannot be carried forward from one year to the next.
- 6.4.4 A unit will be verifiable if the learning activity provides or includes the following:
- 6.4.4.1 Course outlines and teaching materials provided.
 - 6.4.4.2 Attendance record, registration forms or confirmation of registration from provider.
 - 6.4.4.3 Independent assessments that a learning activity has occurred.
 - 6.4.4.4 Confirmation by an instructor, mentor or tutor of participation.
 - 6.4.4.5 Confirmation by and employer of participation in an in-house program.
- 6.4.5 Examples of verifiable learning activities, include:
- 6.4.5.1 Approved/prescribed conferences, seminars, workshops or similar structured discussion forums offered by SAIBA or any other accredited and recognised professional body.
 - 6.4.5.2 Watching an approved/prescribed technical webinar or video recording in a group situation, i.e. two or more individuals.

- 6.4.5.3 Reading accredited articles of publications such as BA Review, Accounting Weekly, Tax Talk, Accountancy SA and Business Brief which are specifically marked as verifiable for CPD purposes
 - 6.4.5.4 Studies leading to formal assessments, for example, a National Diploma qualification.
 - 6.4.5.5 Research and lecture preparation – this may include lecture preparation, presentation, research for a publication or article in the members own name or research (including relevant reading) for a new piece of work to be undertaken and supported by the Institute.
- 6.4.6 Examples of learning activities, which may be either verifiable or non-verifiable, include:
- 6.4.6.1 Participation in courses, conferences, seminars;
 - 6.4.6.2 Self-learning modules or organized on-the-job training for new software, systems, procedures or techniques for application in professional role;
 - 6.4.6.3 Published professional or academic writing;
 - 6.4.6.4 Participation and work on technical committees;
 - 6.4.6.5 Teaching a course or CPD session in an area related to professional responsibilities;
 - 6.4.6.6 Formal study related to professional responsibilities;
 - 6.4.6.7 Participation as a speaker in conferences, briefing sessions, or discussion groups;
 - 6.4.6.8 Writing technical articles, papers, books;
 - 6.4.6.9 Research, including reading professional literature or journals, for application in a professional role.
 - 6.4.6.10 Professional re-examination or formal testing.

NB: One single, repetitive activity, for example, teaching introductory accounting to different audiences, should not constitute a member's total CPD activity.

- 6.4.7 Examples of non-verifiable learning activities, include:
- 6.4.7.1 The reading of daily financial and business newspapers and journals, for example, Business Day, Accounting Weekly, Finweek, etc.
 - 6.4.7.2 Participating in training workshops, conferences, technical committees, discussion groups that does not include an assessment.
 - 6.4.7.3 The reading of professional literature, journals or technical articles.

Members must obtain their CPD units in areas relevant to their work and must maintain competence in professional ethics and keep their business and finance knowledge up to date

6.5 Exemptions

Exemptions do not apply to Tax Practitioners.

Exemptions from complying with the CPD requirements may be granted based on SAIBA's discretion in the following instances:

- 6.5.1 Members experiencing physical disability, illness or other extenuating circumstances as reviewed and approved by SAIBA based on supporting documentation submitted and who are non-practising members.
- 6.5.2 Retired members who are non-practising members.
- 6.5.3 Members of other professional bodies, in good standing and who have completed the CPD requirements of that professional body, which meets the requirements of the IFAC IES 7. The professional body must be a member of IFAC or have an agreement with SAIBA. This exemption only applies when the designations are equivalent.
- 6.5.4 Where a member works for 770 hours or less over the course of a calendar year, he/she need not comply with the requirements of the CPD policy, if he/she:

- 6.5.4.1 can demonstrate that he has undertaken CPD relevant and sufficient for his/her role,
- 6.5.4.2 has obtained at least 10 units of non-verifiable CPD,
- 6.5.4.3 the member has stated in all their engagement letters to their clients that they fall under the CPD exemption of SAIBA's CPD policy.

This exemption does not apply to a member who:

- 6.5.4.4 Undertakes work under a SAIBA certificate, licence, or other regulated work
- 6.5.4.5 Is involved in the preparation or presentation of accounts of listed or other public interest entities, or
- 6.5.4.6 is a non-executive director of a listed entity

6.6 CPD Records

- 6.6.1 Members shall maintain records of both verifiable and non-verifiable CPD units obtained and of the relevance of those units to their role. In the case of verifiable units, the records shall include proof that the individual was involved in an acceptable CPD learning activity.
- 6.6.2 Such records shall be retained for a minimum of five (5) years and shall be subject to examination and verification by the Institute and shall be provided to the Institute upon their being a request in writing.
- 6.6.3 Such records shall be provided within the deadline specified in the request, which shall be no later than fourteen days after the date of the request.
- 6.6.4 Failure to comply with this regulation may lead to a sanction as issued by SAIBA

6.7 Non-compliance with CPD

In the event a member fails to meet the requirements of the CPD system, SAIBA may impose any one or more of the following penalties:

- 6.7.1 Require the member to follow an approved remedial programme of continuing professional development within a three (3) month period from the date that SAIBA issued a notice of non-compliance to the member.
- 6.7.2 Should a member fail to indicate compliance with the above prescription by the final deadline, a monetary fine to the value of up to 100% of the member's annual membership and designation fee will be imposed and the member will be invoiced accordingly.
- 6.7.3 The Institute may suspend the member's professional designation and remove the member from the registry of membership.
- 6.7.4 The Institute may inform professional bodies in the SAIBA sector that the member has been removed from the registry of membership due to non-compliance of CPD

6.8 Reporting

- 6.8.1 Each year all members must:
 - 6.8.1.1 Submit to SAIBA an annual declaration in a prescribed form which has been properly completed and signed indicating that the requirements have been met.
 - 6.8.1.2 Report their completed learning activities on their online SAIBA CPD platform.
 - 6.8.1.3 This should be done annually based on the members annual billing cycle:
 - 6.8.1.3.1 Members in the January cycle should submit their annual declarations and reports by 31 December.

6.8.1.3.2 Members in the July cycle should submit their annual declarations and reports by 30 June.

NB: Online submission does not mean the learning activities have been verified.

6.8.2 If the learning activities are deemed to be inadequate or irrelevant, a member will be allowed an opportunity to earn and report relevant activities. These learning activities must be relevant for the reporting period being evaluated

6.9 Verification of CPD

SAIBA will review a sample group of members from time to time to ensure that they comply with CPD requirements. The selection of the group will be at the discretion of SAIBA. The sampled group will be requested to submit their CPD records within the specified deadline, which shall be no later than fourteen days after the date of the request.

20% of Tax Practitioners will be subject to CPD verification as per SARS requirements for Recognised Controlling Bodies.

CPD completed on SAIBA Academy will not be subjected to an additional CPD verification fee.

6.10 Process of obtaining CPD

Members should systematically analyse their CPD needs and commit to those areas that are most relevant to their work environment by using the following process:

- 6.10.1 Understand your direct CPD requirements by studying the Institute's MOI, Company Rules and CPD policy and obtain additional detail if required from SAIBA
- 6.10.2 Plan the activities and/or events that you would like to participate in, in order to achieve the units required,
- 6.10.3 Participate in the appropriate activities that will facilitate the accumulation of the required units. Make sure that the relevant dates are diarised, and you have registered for events. Set realistic goals for training and self-development.
- 6.10.4 Record your participation in the activities. As you participate in each of the identified activities, record the completed activity on the online CPD register. Ensure you keep records of the evidence of your participation,
- 6.10.5 Monitor every progress every quarter and check the progress you have made on your CPD. Highlight areas of concern and focus on these areas.